

Complete if Known Substitute for form 1449A/PTO **Application Number** 09/825,470 SUPPLEMENTAL INFORMATION Filing Date April 2, 2001 **DISCLOSURE** STATEMENT BY APPLICANT **LAWRENCE** First Named Inventor **Group Art Unit** (use as many sheets as necessary) **Examiner Name** Not yet assigned 2 Attorney Docket Number 3499-107 Sheet of

			U.S. PATENT DOCUMEN	TS	
Cite No.1	Number	cument Kind Code ² (if known)	Name of Patentee or Applicant of Cited Document	Date of Publication of Cited Document MM-DD-YYYY	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
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В	6,078,904		Rebane	06-20-2000	
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	A B C	A 5,177,342 B 6,078,904 C 6,085,175	No.1 Number (if known) A 5,177,342 B 6,078,904 C 6,085,175	U.S. Patent Document Name of Patentee or Applicant of Cited Document	U.S. Patent Document Number Kind Code ² (if known) Name of Patentee or Applicant of Cited Document MM-DD-YYYY

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Examiner Initials*	Cite No.	Office ³ .	Foreign Patent Docu	ment Kind Code ⁵ (if known)	Name of Patentee or Applicant of Cited Document	Date of Publication of Cited Document MM-DD-YYYY	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear	Τ ⁶
	E		WO 00/75836	A2	Coppola	12-14-2000		
40	F		WO 01/55885	A2	Mancini et al.	08-02-2001		
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Examiner Signature Date Considered 10 3/108

*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

¹Unique citation designation number. ²See attached Kinds of U.S. Patent Documents. ³Enter Office that issued the document, by the two-letter code (WIPO Standard ST.3). ⁴For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. ⁵Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST. 16 if possible. ⁶Applicant is to place a check mark here if English language Translation is attached.



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				Application Number	09/825,470	
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STAT	TEMENT BY	AP	PLICANT	First Named Inventor	LAWRENCE	
				Group Art Unit		
((use as many sheets	as nec	cessary)	Examiner Name	Not yet assigned	
Sheet	2	of	2	Attorney Docket Number	3499-107	

	OTHER PRIOR ART - NON PATENT LITERATURE DOCUMENTS							
Examiner Initials*	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T ²					
	G	Banasiak, Michael "Don't Be Out-Scored by Your Competition", <u>Credit and Financial Management Review</u> , 2 nd Quarter 2000, 8pgs., download from http://www.paynetonline.com/viewpaf.asp on 4/15/2002. ©2000 Predictive Business Decision Systems, Inc.						
***************************************		Co-Pending U.S. Patent Application Serial No. 09/812,628, Applicant Lawrence, filed 03/20/01. Applicant would be pleased to supply a copy of the application to the examiner upon request.	,					
		Co-Pending U.S. Patent Application Serial No. 09/772,427, Applicant Lawrence, filed 01/30/01. Applicant would be pleased to supply a copy of the application to the examiner upon request.						
		Co-Pending U.S. Patent Application Serial No. 09/812,627, Applicant Lawrence, filed 03/20/01: Applicant would be pleased to supply a copy of the application to the examiner upon request.						

Date Considered Examiner Signature

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U.S. Department of Commerce Patent and Trademark Office

INFORMATION DISCLOSURE STATEMENT

(Use several sheets if necessary)

Serial No.	09/825,470	
Inventors:	David Lawrence	
Docket No.	3499-107	

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GROUP 3600

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EXAMINER INITIAL	DOCUMENT NUMBER	DATE	COUNTRY	TRANSLATION

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	D. Everest-Hill, "Automating Risk Assessment", The Internal Auditor, June 1999, Vol. 56, No. 3, pp. 23-25. Proquest (online). Retrieved on August 23, 2002.
0	Int'l Search Report dated February 3, 2003 for PCT/US02/07242

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